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DISTRICT OF UTAH
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BY [Signature]

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH, CENTRAL DIVISION

IN RE:

MICHELE SWIGER

Debtor(s).

APPLICATION FOR ENTRY
OF ORDER TERMINATING
AUTOMATIC STAY AS TO
WFS FINANCIAL, INC.

Bankruptcy No. 02-22691 WTT

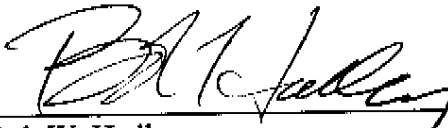
Chapter 7

WFS Financial, Inc. ("WFS"), through its undersigned counsel, represents that pursuant to Local Rule 2002-1 and 4001-1 of the Local Rules of Practice of the United States Bankruptcy Court for the District of Utah, the above-named Debtor, and her attorney, and other parties of interest were given notice of the Motion of WFS for Relief from Automatic Stay with a copy of said Motion being served by first-class mail, upon the parties April 16, 2002. No party has filed an objection. More than fifteen days have passed since the sending of said notice, and WFS is therefore entitled to the relief requested from the automatic stay under 11 USC 362.



Applicant hereby requests that an Order granting the relief sought be entered and that the hearing scheduled for May 13, 2002 at 9:30 a.m. be stricken. Applicant also moves the Court to order that Rule 4001 (a)(3) is not applicable so Applicant may immediately enforce and implement the order granting relief from the automatic stay.

DATED May 9, 2002.

A handwritten signature in black ink, appearing to read "Bob W. Hadley", is written over a horizontal line.

Bob W. Hadley
Attorney for WFS Financial, Inc.